

7271.1 to  
Tonia V. Webb, P.A.  
6-18-76

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MARYLAND DEED OF TRUST

Washington Law Reporter Form 102  
1625 Eye St., N.W., Washington, D.C. 20006

Rec'd for Record: June 7 19 76 AM 10:55 Clerk B At Same Day Recorded & Ex'd per Charles C. Keller, CLK

This Deed of Trust, made this 1st day of June, 1976, by and between  
DAVID A. SWITZER and BARBARA JEAN SWITZER, his wife  
hereinafter referred to as "Grantor," and  
FRED N. KRUHM and JAMES W. SALTER, III  
hereinafter referred to as "Trustees";

Whereas, Grantor is justly indebted unto THE NATIONAL INSTITUTES OF HEALTH  
FEDERAL CREDIT UNION in the principal sum of  
TWENTY THOUSAND, SEVEN HUNDRED FORTY-SIX and 76/100 -----  
Dollars (\$ 20,746.76 ), money loaned  
(Insert Type Of Transaction)

for which amount the Grantor has signed and delivered his promissory note of even date herewith  
payable to the order of The National Institutes of Health Federal Credit Union  
in the principal amount of Twenty Thousand, Seven Hundred Forty-six and 76/100

Dollars (\$ 20,746.76 ) bearing interest at the rate of twelve percent ( 12 %) per annum  
until paid, on the following terms and obligations:

Principal and interest shall be payable in monthly installments of  
Four Hundred Sixty-one and 49/100 (\$461.49) Dollars per month,  
commencing on the 1st day of July, 1976, and continuing thereafter  
on the 1st day of each and every month until paid, with the entire  
balance of principal and accrued interest due and payable in full  
sixty (60) months after date; each installment, when so paid, to  
be applied first to the payment of the interest on the amount of  
principal remaining unpaid, and the balance thereof credited to  
the principal. Makers hereof shall have the privilege of making  
prepayment in full at any time without penalty.

And it is further understood and agreed that in the event default be  
made in the payment of any one of the aforesaid installments, when  
and as the same shall become due and payable, then and in that event,  
the entire balance of principal and accrued interest shall, at the  
option of the holder hereof, at once become and be due and payable  
in full.

It is further understood and agreed that in the event the hereinafter  
described property be sold, transferred or conveyed, this deed of trust  
and the note secured hereby shall become immediately due and payable,  
and shall not be assumed by any subsequent holder of title.

Recording Fee	15.00
Ad. Stamp Tax	90.20
	\$105.20

Now, Therefore, This Deed of Trust Witnesseth: That to secure the payment of said indebtedness and all charges and advances as in said promissory note and as herein provided, the Grantor, in consideration of the sum of One Dollar in hand paid by said Trustees at and before the sealing and delivering of these presents, the receipt of which is hereby acknowledged, does hereby grant and convey in fee simple unto the Trustees the land and premises lying and being in County of Frederick, State of Maryland, and described as follows:

Lot numbered One Hundred Two (102) in Block lettered  
"B", in a subdivision known as, "SECTION 4, LOCH HAVEN",  
as per plat recorded in Plat Book 8, at Plat 155, one  
of the Land Records for Frederick County, Maryland

Being in the Seventh Election District

No. 27,328 Equity  
Exhibit  
Filed August 3, 1977